

# Academy of Model Aeronautics

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## *Liability Insurance Program For Site Owners*

The AMA General Liability Insurance Program insuring AMA, members and clubs for liability resulting from aeromodeling activities includes broad and unique coverage for flying site owners. AMA recognizes the importance of providing site owners with insurance to protect them for potential liability for injury or damage resulting from club activities on a flying site and has negotiated a custom policy with a major insurer to provide such coverage.

This policy has special coverage provisions for site owners as follows:

1. Westchester Surplus Lines Insurance Company has an A.M. Best rating of A+ XV.
2. Authorization for AMA to issue certificates of insurance naming site owners as additional insured. This is the equivalent of issuing an endorsement to the policy and assures the site owner of coverage equal to or exceeding coverage for AMA, its members and clubs.
3. Site owner's coverage through AMA is primary. This means that the AMA policy pays on the site owner's behalf without involvement of the site owner's own insurance.
4. Acts voiding coverage by any other insured do not apply to site owners. Should an AMA member or club either do something, or fail to do something that voids coverage for that member or club, the site owner still has coverage under this policy.
5. Contractual liability coverage. This coverage clause reinforces the club's contractual obligations (if any) to indemnify and hold harmless the site owner for injury or damage in connection with the club's use of the site.
6. The policy limit is \$2,500,000 per occurrence (accident) and \$5,000,000 annually for all claims per location (flying site). This limit of liability usually exceeds the site owner's requirements and the per location aggregate means the site owner does not share the limit with other site owners. It has the effect of a separate policy for each site owner.
7. The insurer must give AMA 90 days notice of cancellation or non-renewal. This allows ample time for AMA to replace the coverage and to notify certificate holders of the change in coverage. AMA pays the entire annual premium at the beginning of the policy year so the policy cannot be cancelled for non-payment.

While this policy provides very broad coverage, as with any policy, there are limitations and exclusions. The actual policy should be reviewed and site owners may want to consult their insurance agent, insurance advisor or risk manager.

Coverage questions need to be directed to the Safety & Member Benefits-Department at AMA Headquarters in Muncie, IN (800) 435-9262 or [insurance@modelaircraft.org](mailto:insurance@modelaircraft.org).